

LAW OFFICES  
**WILSON, HALBROOK & BAYARD**

PROFESSIONAL ASSOCIATION  
107 WEST MARKET STREET  
P. O. BOX 690

GEORGETOWN, DELAWARE 19947  
TELEPHONE (302) 856-0015  
TELECOPIER (302) 856-7116

EUGENE H. BAYARD  
CLAYTON E. BUNTING  
DENNIS L. SCHRADER  
ROBERT G. GIBBS  
ERIC C. HOWARD  
MARK D. OLSON

DAVID C. HUTT  
ROBERT H. ROBINSON, JR.

HOUSTON WILSON  
(1910-1980)  
ROBERT L. HALBROOK  
RETIRED

July 13, 2005

VIA FACSIMILE  
(302) 577-6630

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF DELAWARE  
844 North King Street, Room 4209  
Lock Box 18  
Wilmington, Delaware 19801

Re: The Standard Fire Insurance Co. v. Southern Delaware Towing & Salvage  
Civil Action No. 05-216

Dear Sir or Madam:

Enclosed for filing with the United States District Court is my Answer of Defendant for the above referenced matter. Also enclosed is an extra copy for clocking along with a postage paid return envelop to be returned to me. Thank you.

Very truly yours,

WILSON, HALBROOK & BAYARD

Eric C. Howard

ECH/pdb  
Enclosure

2005 JUL 18 AM 9:08

RECEIVED  
DISTRICT OF DELAWARE